

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet**1 of 7****Application Number****10/777,534****Filing Date****February 13, 2004****First Named Inventor****Timothy Patrick Jon PERRY****Art Unit****3686****Examiner Name****Poonsin PHONGSVIRAJATI****Attorney Docket Number****52493.000368****U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 7555439	06-20-2009	Binns	
		US- 7398218	07-08-2008	Bernaski	
		US- 7392201	06-24-2008	Binns	
		US- 7343307	03-11-2008	Childress	
		US- 7337121	02-26-2008	Beinat	
		US- 7319970	01-15-2008	Simone	
		US- 7249040	07-24-2007	Binns	
		US- 7095426	08-22-2006	Childress	
		US- 7072841	07-04-2006	Pednault	
		US- 6684190	01-27-2004	Powers	
		US- 6334192	12-25-2001	Karpf	
		US- 5839118	11-17-1998	Ryan	
		US- 7516079	4-7-2009	Harrison	
		US- 7542914	6-2-2009	Bates	
		US- 7555438	6-30-2009	Binns	
		US- 7630911	12-8-2009	Kay	
		US- 7567914	7-28-2009	Bonissone	
		US- 7610257	10-27-2009	Abrahams	
		US- 7617240	11-10-2009	Guyan	
		US- 7620560	11-17-2009	Dang	
		US- 7624037	11-24-2009	Bost	
		US- 7630909	12-8-2009	Wahlbin	
		US- 7630911	12-8-2009	Bonissone	
		US- 5235654	08-10-1993	Anderson	
		US- 5987434	11-16-1999	Libman	

EXAMINER SIGNATURE**DATE CONSIDERED**

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	10/777,634
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	February 13, 2004
		First Named Inventor	Timothy Patrick Jon PERRY
		Art Unit	3686
		Examiner Name	Poonsin PHONGSVIRAJATI
		Attorney Docket Number	52493.000368
Sheet	2 of 7		

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 6615181	09-02-2003	Segel	
		US- 5619694	04-08-1997	Shimazu	
		US- 7630913	12-8-2009	Kay	
		US- 5523942	06-04-1996	Tyler	
		US- 5537315	07-19-1996	Mitcham	
		US- 5590038	12-31-1996	Pitroda	
		US- 5627973	05-06-1997	Armstrong	
		US- 5655085	08-05-1997	Ryan	
		US- 5774761	06-30-1998	Rai	
		US- 5835897	11-10-1998	Dang	
		US- 5850480	12-15-1998	Scanlon	
		US- 5956691	09-21-1999	Powers	
		US- 6023691	02-08-2000	Betrand	
		US- 6070148	05-30-2000	Mori	
		US- 6088677	07-11-2000	Spurgeon	
		US- 6088686	07-11-2000	Walker	
		US- 6098070	08-01-2000	Maxwell	
		US- 6112190	08-29-200	Fletcher	
		US- 6208974	03-27-2001	Campbell	
		US- 6266645	07-24-2001	Simpson	
		US- 6272482	08-07-2001	McKee	
		US- 6314415	11-06-2001	Mukherjee	
		US- 6519578	07-11-2003	Reddy	
		US- 6151584	11-21-2000	Papierniak	
		US- 6415284	07-02-2002	D'Souza	

EXAMINER SIGNATURE	DATE CONSIDERED
---------------------------	------------------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	10/777,634
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	February 13, 2004
		First Named Inventor	Timothy Patrick Jon PERRY
		Art Unit	3686
		Examiner Name	Poonsin PHONGSVIRAJATI
		Attorney Docket Number	52493.000368
Sheet	3 of 7		

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 6731993	05-04-2004	Carter	
		US- 20070118554	05-24-2007	Chang	
		US- 20090216567	8-27-2009	Dust	
		US- 20090228308	9-10-2009	Chien	
		US- 20090240532	9-24-2009	Gore	
		US- 20090248453	10-1-2009	Seybold	
		US- 20090254379	10-8-2009	Adams	
		US- 20090265190	10-22-2009	Ashley	
		US- 20090265191	10-22-2009	Evanitsky	
		US- 20090276247	11-5-2009	Howell	
		US- 20090276249	11-5-2009	Dust	
		US- 20090281841	11-12-2009	Baak	
		US- 20090287509	11-19-2009	Basak	
		US- 20090287512	11-19-2009	Bonissone	
		US- 20090299773	12-3-2009	Gore	
		US- 20090299774	12-3-2009	Gore	
		US- 20090299775	12-3-2009	Gore	
		US- 20090299776	12-3-2009	Gore	
		US- 20090307015	12-10-2009	Gore	
		US- 20050108062	05-19-2005	Higgins	
		US- 20030187768	10-02-2003	Ryan	
		US- 20030126049	07-03-2003	Nagan	
		US- 6757668	07-29-2004	Goebel	
		US- 6877132	04-05-2005	De	
		US- 7062706	05-19-2005	Maxwell	

EXAMINER SIGNATURE	DATE CONSIDERED
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	10/777,634
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	February 13, 2004
		First Named Inventor	Timothy Patrick Jon PERRY
		Art Unit	3686
		Examiner Name	Poonsin PHONGSVIRAJATI
		Attorney Docket Number	52493.000368
Sheet	4 of 7		

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 7117450	10-03-2006	Chaudhri	
		US- 20090055226	2-26-2009	Tritz	
		US- 20090055227	2-26-2009	Bakos	
		US- 20090070152	03-12-2009	Sperske	
		US- 20090076860	03-19-2009	Pelz	
		US- 20090089101	4-2-2009	Hashim	
		US- 20090094065	4-9-2009	Hyde	
		US- 20090094067	4-9-2009	Jung	
		US- 20090099877	4-16-2009	Hyde	
		US- 20090100095	4-16-2009	Jung	
		US- 20090106054	4-23-2009	Sarel	
		US- 20090119133	5-7-2009	Yeransian	
		US- 20090157433	6-18-2009	Schmidt	
		US- 20090177500	7-9-2009	Swahn	
		US- 20090182584	7-16-2009	Harkensee	
		US- 20090182678	7-16-2009	Braun	
		US- 20090187434	7-23-2009	Cowles	
		US- 20090192828	7-30-2009	Yunker	
		US- 20090198523	8-6-2009	Grieder	
		US- 20090198527	8-6-2009	Guerrero	
		US- 20090204447	8-13-2009	Tucker	
		US- 20090210256	8-20-2009	Upadhyayula	
		US- 7325076	01-29-2008	Morrison	
		US- 7260549	08-21-2007	Spielmann	
		US- 20050022122	01-27-2005	Barrus	

EXAMINER SIGNATURE	DATE CONSIDERED
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449/PTO		Application Number	10/777,634
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	February 13, 2004
		First Named Inventor	Timothy Patrick Jon PERRY
		Art Unit	3686
		Examiner Name	Poonsin PHONGSVIRAJATI
Sheet	5 of 7	Attorney Docket Number	52493.000368

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages Columns Lines Where Relevant Passages or Relevant Figures Appear
		US- 20010049611	12-06-2001	Peach	
		US- 20020010679	01-24-2002	Felsher	
		US- 20030120557	06-26-2003	Evans	
		US- 20030144874	07-31-2003	Barret	
		US- 20040044763	03-04-2004	Besson	
		US- 20040049506	03-11-2004	Ghourri	
		US- 20040204858	10-14-2004	Brumbaugh	
		US- 20010053986	12-20-2001	Dick	
		US- 20020059126	05-16-2002	Ricciardi	
		US- 20020077860	06-20-2002	Earnest	
		US- 20020120474	08-29-2002	Hele	
		US- 20030028404	02-06-2003	Herron	
		US- 20030144874	07-31-2003	Matsueda	
		US- 20030176931	09-18-2003	Pednault	
		US- 20040044763	01-04-2004	Junnan	
		US- 20040260594	12-23-2004	Maddox	
		US- 5701400	12-23-1997	Amado	
		US- 6272471	08-01-2001	Segal	
		US- 4949278	08-14-1990	Davies	
		US- 20060167735	07-27-2006	Ward	

EXAMINER SIGNATURE	DATE CONSIDERED
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number 10/777,634	
				Filing Date February 13, 2004	
				First Named Inventor Timothy Patrick Jon PERRY	
				Art Unit 3686	
				Examiner Name Poonsin PHONGSVIRAJATI	
Sheet 6 of 7				Attorney Docket Number 52493.000368	

FOREIGN PATENT DOCUMENTS								
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code Number-Kind Code (if known)					YES	NO
		WO	01/93193	06-21-2001	Lexis-Nexis		<input type="checkbox"/>	<input type="checkbox"/>
		WO	01/63445	08-31-2001	EQE International, Inc.		<input type="checkbox"/>	<input type="checkbox"/>

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS								
*Examiner Initial	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published					TRANSLATION	
							YES	NO
		SUBBU, et al., Modeling and Convergence Analysis of Distributed Coevolutionary Algorithms, IEEE, 2000, pgs 1276-1283					<input type="checkbox"/>	<input type="checkbox"/>
		NAKAO, et al., General Social Survey Methodological Report Number 70, Computing 1989, Occupational Prestige Scores, pgs 1-65					<input type="checkbox"/>	<input type="checkbox"/>
		FLORES, et al. Robust Logistic Regression For Insurance Risk Classification, University Carlos III de Madrid, November 2001, pgs 1-20					<input type="checkbox"/>	<input type="checkbox"/>
		COLLINS, et al., An Application of A Multiple Network Learning System to Emulation of Mortgage Underwriting Judgements, IEEE Service Center, 1988, pgs 11-459 -11-466					<input type="checkbox"/>	<input type="checkbox"/>
		SCHLESINGER, Insurance Demand Without the Expected-Utility Paradigm, Journal of Risk and Insurance, October 1996, pgs 1-29					<input type="checkbox"/>	<input type="checkbox"/>
		WATJE, et al., U.S. Application Number 09/510,535					<input type="checkbox"/>	<input type="checkbox"/>
		APTE, et al., RAMP: Rules Abstraction for Modeling and Prediction, IBM Research Division Technical Report RC-20271, IBM T.J. Watson Research Center, January 12, 1996 pgs 1-14					<input type="checkbox"/>	<input type="checkbox"/>
		FINGER, Chapter 6 Risk Classification, Foundations of Casualty Actuarial Science, 4 th Edition 2001, pgs 287-341					<input type="checkbox"/>	<input type="checkbox"/>

EXAMINER SIGNATURE	DATE CONSIDERED
---------------------------	------------------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number 10/777,634	Filing Date February 13, 2004	
		First Named Inventor Timothy Patrick Jon PERRY		
		Art Unit 3686		
		Examiner Name Poonsin PHONGSVIRAJATI		
Sheet	7 of 7	Attorney Docket Number 52493.000368		
OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS				
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
		MURPHY, et al., Using Generalized Liner Models To Build Dynamic Pricing Systems, Casualty Actuarial Science, Winter 2000, pgs 106-139	<input type="checkbox"/> YES	<input type="checkbox"/> NO
		AGGOUR, et al., Automating the Underwriting of Insurance Applications, AI Magazine, Fall 2006, pgs 36-50	<input type="checkbox"/> YES	<input type="checkbox"/> NO
		BROCKETT et al. Operations Research In Insurance: A Review, Transactions of Society of Actuaries, 1995, Vol. 47, pp 7-87	<input type="checkbox"/> YES	<input type="checkbox"/> NO
		http://web.archive.org/web/20021201125553/http://www.echoecho.com/jsforms02.htm	<input type="checkbox"/> YES	<input type="checkbox"/> NO
		JABLONOSWKI, Fuzzy Logic and Insurance Decisions Society of Chartered Property and Casualty Underwriters CPCU Journal September 1991 Vol 44 Issue 3 p 181-187	<input type="checkbox"/> YES	<input type="checkbox"/> NO
		QURESHI, Artificial Intelligence In Accounting & Business The National Public Accountant September 1998 Vol 43 Issue 7 p 13-18	<input type="checkbox"/> YES	<input type="checkbox"/> NO
		NIKOLOPOULOS, A Hybrid Machine Learning System and its Application to Insurance Underwriting Evolutionary Computation 1994 IEEE World Cong on Computation Intell Proc of the first IEEE Conf June 1994 p 692-695 Vol 2	<input type="checkbox"/> YES	<input type="checkbox"/> NO
		YOUNG, Adjusting Indicted Insurance Rates: Fuzzy Rules That Consider Both Experience and Auxiliary Data Proceeding of the Casualty Actuarial Society 1997	<input type="checkbox"/> YES	<input type="checkbox"/> NO
		International Search Report mailed December 7, 2005 PCTUS0408256	<input type="checkbox"/> YES	<input type="checkbox"/> NO
EXAMINER SIGNATURE		DATE CONSIDERED		
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.				